



# OVERVIEW OF BALTIMORE COUNTY HOME OWNERSHIP and HOME IMPROVEMENT INITIATIVES

PROGRAM	TYPE OF ASSISTANCE	HOUSEHOLD INCOME LIMITS or other specific RESTRICTIONS	ELIGIBLE AREAS Check maps that accompany each program	APPLY THROUGH	FIRST TIME BUYER	Workshop & Counseling REQUIRED
<b>SELP</b> Settlement Expense Loan Program	Loan of up to \$10,000 for closing costs. Deferred repayment until transfer of property, refinance or non-occupancy by borrower. Loan is forgiven if owner occupies property as principal residence for 15 years.	80% of Baltimore Area Median, by family size 1 \$ 45,500 2 \$ 52,000 3 \$ 58,500 4 \$ 65,000 5 \$ 70,200 6 \$ 75,400 7 \$ 80,600 8 \$ 85,800	<b>Entire Baltimore County</b>	<b>Baltimore County Housing Counseling Affiliates:</b>  Harbel Housing Partnership 410-444-9152  Diversified Housing Development 410-496-1214  Neighborhood Housing Services 410-327-1200  Southeast CDC 410-342-3234	YES	YES, before signing a contract
<b>MALP</b> <b>Mortgage Assistance Loan Program</b>	Loan of up to \$25,000 for closing costs. Deferred repayment until transfer of property, refinance or non-occupancy by borrower. Loan is forgiven if owner occupies property as principal residence for 15 years.	80% of Baltimore Area Median, by family size 1 \$ 45,500 2 \$ 52,000 3 \$ 58,500 4 \$ 65,000 5 \$ 70,200 6 \$ 75,400 7 \$ 80,600 8 \$ 85,800	<b>Baltimore County Conservation Areas:</b> Turner's Station, Dundalk, Middlesex, Hawthorne, Victory Villa, Carrollwood Manor, Rosedale, Halethorpe, Arbutus, Edmonson Heights, Randallstown, Reisterstown, Pikesville, Owings Mills, Overlea, Fullerton, Woodlawn, Gwynn Oak, Windsdor Mills, Westover Hills, Holland Hills, Elmwood, Parkville, Loch Raven/Hillendale, Glendale	<b>Baltimore County Housing Counseling Affiliates:</b>  Harbel Housing Partnership 410-444-9152  Diversified Housing Development 410-496-1214  Neighborhood Housing Services 410-327-1200  Southeast CDC 410-342-3234	YES	YES, before signing act

Home Ownership for <b>PEOPLE WITH DISABILITIES</b>	See website for details www.dhcd.state.md.us		State of Maryland	<b>Baltimore County Housing Counseling Affiliates:</b>  Harbel Housing Partnership 410-444-9152  Diversified Housing Development 410-496-1214  Neighborhood Housing Services 410-327-1200  Southeast CDC 410-342-3234	YES	YES
<b>MD Mortgage Program (MMP)</b> CDA 1 <sup>st</sup> MORTGAGE	See website for details www.mmpprogram.com		Entire County	Participating CDA Lenders	YES	YES

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<b>Maryland Housing Rehabilitation Program (MHRP)</b>	Loan for up to 95% of property value for repairs to 1 - 4 unit dwellings 0% - 7% interest	By family size 1 \$ 46,032 2 \$ 52,068 3 \$ 59,184 4 \$ 65,760	Entire County	Housing Opportunities Program 410-887-3124	N/A	N/A
<b>SINGLE FAMILY REHAB PROGRAM</b>	Loan for up to \$25,000 in repairs to owner occupied property. 0% - 4.5% interest	80% of Baltimore Area Median, by family size 1 \$ 45,500 2 \$ 52,000 3 \$ 58,500 4 \$ 65,000 5 \$ 70,200 6 \$ 75,400	Entire County	Housing Opportunities Program 410-887-3124	N/A	N/A
<b>EMERGENCY REPAIR GRANT</b>	Grant for repair of imminently hazardous conditions in single family home. Maximum \$7,500	80% of Baltimore Area Median, by family size (see above)	Entire County	Housing Opportunities Program 410-887-3124	N/A	N/A

<b>Foreclosure Prevention</b>	Assistance exploring loan workout solutions	N/A	Entire County	Eastside Community Development 410-284-9861  Diversified Housing Development 410-496-1214  Neighborhood Housing Services 410-327-1200  Southeast CDC 410-342-3234	N/A	N/A

Official PROGRAM GUIDELINES & PROCEDURES govern program requirements and eligibility. Program descriptions above are summarized.  
 For Information Packet: Highlights Sheet, Workshop Schedule and further information call:

**410-887-3124**

**Baltimore County – Department of Planning/Housing Opportunities Program**

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